

Fill in this information to identify the case:

Debtor 1 Novallie Mire Hill

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Texas

Case number 18-34194

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, et alCourt claim no. (if known): 2-1

Last 4 digits of any number you use to
identify the debtor's account:

3 6 6 7**Date of payment change:**

Must be at least 21 days after date
of this notice 04/01/2020

New total payment:Principal, interest, and escrow, if any \$ 1,311.63**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 556.82New escrow payment: \$ 672.39**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Novallie Mire Hill Case number (if known) 18-34194
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Stephanie S Franklin

Signature

Date 01/31/2020

Print: Stephanie S Franklin
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street
Eureka CA 95501
City State ZIP Code

Contact phone 800-603-0836

Email bknotices@sncs.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the 9th day of March, 2020. Said Notice was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson
RICHARD E. ANDERSON
State Bar No. 01209010
4920 Westport Drive
The Colony, Texas 75056
Email: randerson@AndersonVela.com

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

DEBTOR
Novallie Mire Hill
3107 Trinity Joe Lane (Mailing)
Humble, TX 77396

DEBTOR'S ATTORNEY
Kenneth A Keeling
Keeling Law Firm
3310 Katy Freeway, Suite 200
Houston, TX 77007

TRUSTEE
David G Peake
9660 Hillcroft Suite 430
Houston, TX 77096

U.S. TRUSTEE
US Trustee
515 Rusk Avenue Ste 3516
Houston, TX 77002

CREDITOR ATTORNEY

Jessica Holt
Mackie Wolf Zientz and Mann PC
5177 Richmond Avenue
Suite 1230
Houston, TX 77056
713-730-3218
jholt@mwzmlaw.com
Assigned: 08/15/2018

representing Fay Servicing, LLC
(*Creditor*)

Owen Mark Sonik
Perdue Brandon et al
1235 North Loop West
Ste 600
Houston, Tx 77008
713-862-1860
713-862-1429 (fax)
osonik@pbfc.com
Assigned: 07/22/2019

representing San Jacinto County
(*Creditor*)

/s/ Richard E. Anderson
RICHARD E. ANDERSON

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: January 03, 2020

NOVALLIE M WHITE
 3107 TRINITY JOE LN
 HUMBLE TX 77396

Loan:

Property Address:
 3107 TRINITY JOE LANE
 HUMBLE, TX 77396

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2020 to Mar 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Apr 01, 2020:
Principal & Interest Pmt:		639.24	639.24 **
Escrow Payment:		556.82	672.39
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$1,196.06	\$1,311.63

Escrow Balance Calculation	
Due Date:	Nov 01, 2019
Escrow Balance:	(4,981.47)
Anticipated Pmts to Escrow:	2,784.10
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$2,197.37)

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	5,265.34	(4,981.47)
Jan 2020	720.38		2,133.44		* School Tax	3,852.28	(4,981.47)
Jan 2020			1,148.04		* County Tax	2,704.24	(4,981.47)
Jan 2020			1,578.84		* Utilities Tax	1,125.40	(4,981.47)
Jan 2020			315.35		* Forced Place Insur	810.05	(4,981.47)
Feb 2020	720.38		315.35		* Forced Place Insur	1,215.08	(4,981.47)
Mar 2020	720.38		315.35		* Forced Place Insur	1,620.11	(4,981.47)
					Anticipated Transactions	1,620.11	(4,981.47)
Jan 2020		1,670.46					(3,311.01)
Feb 2020		556.82					(2,754.19)
Mar 2020		556.82					(2,197.37)
	\$2,161.14	\$2,784.10	\$5,806.37	\$0.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 5,806.37. Under Federal law, your lowest monthly balance should not have exceeded 1,440.75 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: January 03, 2020

NOVALLIE M WHITE

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(2,197.37)	2,313.57
Apr 2020	578.41			(1,618.96)	2,891.98
May 2020	578.41			(1,040.55)	3,470.39
Jun 2020	578.41			(462.14)	4,048.80
Jul 2020	578.41			116.27	4,627.21
Aug 2020	578.41			694.68	5,205.62
Sep 2020	578.41			1,273.09	5,784.03
Oct 2020	578.41			1,851.50	6,362.44
Nov 2020	578.41			2,429.91	6,940.85
Dec 2020	578.41	2,192.66	School Tax	815.66	5,326.60
Dec 2020		1,598.37	Utilities Tax	(782.71)	3,728.23
Jan 2021	578.41	1,896.00	Homeowners Policy	(2,100.30)	2,410.64
Jan 2021		1,253.83	County Tax	(3,354.13)	1,156.81
Feb 2021	578.41			(2,775.72)	1,735.22
Mar 2021	578.41			(2,197.31)	2,313.63
	<u>\$6,940.92</u>	<u>\$6,940.86</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,156.81. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,156.81 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (2,197.37). Your starting balance (escrow balance required) according to this analysis should be \$2,313.57. This means you have a shortage of 4,510.94. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months.

We anticipate the total of your coming year bills to be 6,940.86. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	578.41
Surplus Amount:	0.00
Shortage Amount:	93.98
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$672.39</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,217.65 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**